

Claims:

1. A method of facilitating the claims and repair process for an insured person, comprising:

collecting accident information at birth of an accident involving a vehicle that gets

5 damaged;

communicating the accident information to a remote site; and

posting the accident information on behalf of the insured person for purposes of selecting repair and supplier parties.

2. The method of claim 1, further comprising:

providing electronic data collection equipment; and

said collecting accident information comprising using the electronic data collection equipment to retrieve and record accident information.

3. The method of claim 2, the electronic data collection equipment comprising mobile electronic data collection equipment, wherein said collecting accident information comprises retrieving and recording accident information at the birth of the accident.

4. The method of claim 3, further comprising:

communicating claim information from the remote site to the insured person via the mobile electronic data collection equipment.

20 5. The method of claim 4, wherein the claim information includes a claim number.

6. The method of claim 4, further comprising:

making a preliminary damage estimation; and

providing a preliminary claims estimate to the insured person via the mobile electronic data collection equipment.

7. The method of claim 3, wherein said providing electronic data collection equipment comprises distributing mobile electronic data collection equipment to insured persons.

8. The method of claim 3, wherein said providing electronic data collection equipment comprises distributing mobile electronic data collection equipment to tow truck drivers or other third parties.

9. The method of claim 3, the mobile electronic data collection equipment incorporating a digital camera, wherein said collecting accident information comprises taking digital images.

10. The method of claim 9, the mobile electronic data collection equipment further incorporating wireless communications, wherein said electronically communicating the accident information comprises wirelessly communicating digital images.

11. The method of claim 9, wherein said taking digital images includes taking digital images of damaged vehicles and images associated with the scene of the accident including concomitant environmental conditions.

12. The method of claim 9, wherein said taking digital images includes images of injured persons.

13. The method of claim 3, the mobile electronic data collection equipment incorporating a bar code scanner, wherein said collecting accident information comprises scanning a bar coded vehicle identification number of a damaged vehicle.

14. The method of claim 3, the mobile electronic data collection equipment incorporating wireless communications, wherein said electronically communicating the accident information comprises wirelessly transmitting the accident information.

15. The method of claim 3, the mobile electronic data collection equipment 5 configured to store the accident information and for interfacing a PC dispatch system coupled to a communication network, further comprising:

providing a PC dispatch system at a facility;

retrieving the insured person's damaged vehicle and the mobile electronic data collection equipment at the accident site and delivering to the facility;

coupling the mobile electronic data collection equipment to the PC dispatch system; and

the PC dispatch system retrieving the accident information from the mobile electronic data collection equipment and electronically communicating the accident information via the communication network.

16. The method of claim 2, the electronic data collection equipment comprising a mapping system with electronic communication capability, wherein said collecting accident information comprises mapping the damaged vehicle.

17. The method of claim 16, wherein the mapping system comprises a laser mapping system.

18. The method of claim 16, the electronic communication capability comprising wireless communications, wherein said electronically communicating the accident information comprises wirelessly transmitting mapped information via the communication network.

19. The method of claim 16, further comprising:

installing the mapping system on a tow truck;

dispatching the tow truck with the mapping system to retrieve the damaged vehicle at the accident site; and

5 mapping the damaged vehicle while being towed by the tow truck.

20. The method of claim 19, further comprising:

providing wireless communications on the tow truck coupled to the mapping system; and

said communicating the accident information comprising wirelessly transmitting mapped information to the remote site and to repair and supplier parties.

21. The method of claim 16, further comprising:

providing the mapping system at a facility;

delivering the damaged vehicle to the facility; and

mapping the damaged vehicle at the facility.

22. The method of claim 2, the electronic data collection equipment comprising a data collection system installed on a vehicle owned by the insured person.

23. The method of claim 22, the data collection system comprising a plurality of sensors and a monitoring system coupled to the sensors, wherein said collecting accident information comprises detecting any information associated with condition and operation of the vehicle.

24. The method of claim 23, wherein said detecting includes collecting ambient conditions at the accident site such as weather, location and traffic conditions.

25. The method of claim 23, wherein said detecting includes collecting information of the vehicle prior to the accident including condition and any information regarding lack of repair.

26. The method of claim 22, the data collection system incorporating wireless communications, wherein said electronically communicating the accident information comprises wirelessly transmitting damage and accident information collected by the data collection system.

27. The method of claim 1, further comprising:

dispatching a tow truck to retrieve and deliver a replacement vehicle to the accident site; and

retrieving, by the dispatched tow truck, the damaged vehicle.

28. The method of claim 27, further comprising:

dispatching a tow truck to retrieve and deliver a repaired vehicle to the insured person; and

retrieving, by the dispatched tow truck, the replacement vehicle.

29. The method of claim 1, further comprising:

providing a computer with estimation software at the remote site to assist and facilitate assessment of the accident information to identify a claims estimate by a claims adjuster.

20 30. The method of claim 1, further comprising:

providing a master database incorporating aggregate damage and accident information of other accidents; and

providing a claims wizard at the remote site that operates as an expert system which uses new accident information and the aggregate damage and accident information to assist in damage assessment.

31. The method of claim 30, further comprising employing, by the claims 5 wizard, similar-type vehicle information from the master database.

32. The method of claim 30, further comprising employing, by the claims wizard, similar-type accident information from the master database.

33. The method of claim 30, further comprising:

providing wireless mobile electronic data collection equipment for availability at accident sites, wherein said collecting accident information comprises using the mobile electronic data collection equipment to retrieve accident information and to transmit the accident information to the remote site; and

the claims wizard interactively cooperating with the wireless mobile electronic data collection equipment regarding particular data collection parameters.

34. The method of claim 33, further comprising:

the claims wizard transmitting instructions to the wireless mobile electronic data collection equipment to facilitate collecting any additional information regarding the accident to facilitate damage assessment.

35. The method of claim 33, further comprising:

20 the wireless mobile electronic data collection equipment including a digital camera for wirelessly communicating digital images to the remote site; and

the claims wizard transmitting instructions to the wireless mobile electronic data collection equipment for taking digital images of certain parts of the damaged vehicle.

36. The method of claim 1, further comprising:

delivering the damaged vehicle to a central-repair facility; and

transporting the damaged vehicle between the central-repair facility and other repair facilities to expedite the repair process.

5 37. The method of claim 36, the central-repair facility including a mapping system, further comprising mapping damage of the damaged vehicle at the central-repair facility.

38. The method of claim 36, wherein the other repair facilities include selected ones of body shops, paint shops and garages.

39. The method of claim 1, further comprising soliciting bids from the repair and supplier parties.

40. The method of claim 39, wherein said soliciting bids comprises soliciting bids from repair shops for the purpose of selecting from among a plurality of repair and supplier parties.

41. The method of claim 39, further comprising monitoring bids for purposes of selecting submitted bids.

42. The method of claim 1, further comprising procuring replacement parts from selected ones of parts suppliers, manufacturers, resellers and service providers.

20 43. The method of claim 42, wherein said procuring replacement parts comprises soliciting bids from parts suppliers, manufacturers, resellers and service providers.

44. The method of claim 1, further posting claim activity and repair process for enabling the insured person to monitor progress.

45. A claims process method, comprising:

employing a mapping system to map a vehicle to generate external damage information; and

using the damage information in an attempt to assess complete vehicle damages

5 for claim purposes.

PATENT APPLICATION
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